

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Kristal C. Owens fka Kristal C. Owens-Gayle

Debtor

Toyota Lease Trust

Movant

vs.

Kristal C. Owens fka Kristal C. Owens-Gayle

Respondent

NO. 19-24274-GLT

CHAPTER 11

Related to Doc. 220

STIPULATION AND ORDER

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, Movant is the holder of a Motor Vehicle Lease Agreement dated June 1, 2016 ("Agreement") executed by Debtor for the lease of a 2016 Lexus RX450H, VIN: 2T2BGMCA7GC00684 ("Vehicle");

WHEREAS, the maturity date of the agreement was May 31, 2020;

WHEREAS, Debtor did not exercise the purchase option under the lease on or before the maturity date;

WHEREAS, the Agreement requires that if the Vehicle is not purchased at the Scheduled Maturity Date the Vehicle must be returned to Movant;

WHEREAS, Debtor has filed a plan of reorganization that proposes to purchase the Vehicle, which purchase would be financed by Movant over a period of five years (Doc. 152);

WHEREAS, Movant has filed an objection to Debtor's plan of reorganization (Doc. 166);

WHEREAS, the parties have agreed to resolve their disputes with regard to the Vehicle.

It is therefore Stipulated and agreed as follows:

1. Debtor withdraws her proposal to purchase the Vehicle through her Chapter 11 plan of reorganization.
2. Debtor shall surrender possession of the Vehicle to Movant.
3. Movant is granted relief from the automatic stay pursuant to 11 U.S.C. § 362(d) as to the 2016 Lexus RX450H, VIN: 2T2BGMCA7GC00684.
4. The stay pursuant to F.R.B.P. 4001(a)(3) is waived.
5. Movant's objection to confirmation of Debtor's Chapter 11 Plan of Reorganization is withdrawn.
6. In light of this Stipulation, Movant accepts Debtor's Plan on account of its unsecured claim.
7. Movant shall have the right to file an unsecured claim before August 27, 2020.

Consented to by:

Donald R. Calaiaro, Esquire

Donald R. Calaiaro, Esquire
Calaiaro Valencik
Attorney for Debtor
938 Penn Avenue, Suite 501
Pittsburgh, PA 15222
Phone: 412-232-0930
dcalaiaro@c-vlaw.com

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire
KML Law Group, P.C.
Attorney for Movant
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: 215-627-1322
jwarmbrodt@kmlawgroup.com

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

Dated: 8/13/20

By the Court,


GREGORY J. TADDONIO, J.
UNITED STATES BANKRUPTCY COURT

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kristal C. Owens
DebtorCase No. 19-24274-GLT
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1
ecfmail@mwac-law.com, ecfmail@ecf.courtdrive.com

Brett A. Solomon on behalf of Interested Party OPA-Hi Development LLC
brett.solomon@solomon-legal.com

David Z. Valencik on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com,
cylaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com

Donald R. Calaiaro on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com,
cylaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com; eratti@c-vlaw.com

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com

Jennifer L. Cerce on behalf of Creditor Wilksburg School District and Borough of Wilksburg jlc@mbm-law.net

Jill Locnikar on behalf of Creditor United States of America Department of the Treasury, Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov; caseview.ecf@usdoj.gov; kassi.horton@usdoj.gov

Jill Manuel-Coughlin on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
bankruptcy@powerskirn.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Keri P. Ebeck on behalf of Creditor U.S. Bank National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-15N sshahjani@rascrane.com

Thomas Song on behalf of Creditor U.S. Bank National Association, et.al. pawb@fedphe.com

TOTAL: 15